

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN

IN RE:

ANTHONY J. STERNIG

Case No.: 12-35528-beh

Debtor.

Chapter 13

NOTICE OF MOTION FOR RELIEF FROM AUTOMATIC STAY

AmeriCredit Financial Services, Inc. d/b/a GM Financial of Wisconsin has filed papers with the Court through its attorney, Aaron J. Bernstein, for relief from the automatic stay.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to grant relief from the automatic stay, or if you want the Court to consider your views on the Motion for Relief from the Automatic Stay, then on or before **March 10, 2016** you or your attorney must file with the Court a written response and request a hearing on the Motion at:

US Bankruptcy Court for the
Eastern District of Wisconsin
517 East Wisconsin Avenue
Milwaukee, WI 53202

If you mail your response to the Court for filing, you must mail it early enough so the Court will **receive** it on or before **March 10, 2016**.

You must also mail a copy to:

Attorney Aaron J. Bernstein
Galanis, Pollack, Jacobs & Johnson, S.C.
839 N. Jefferson Street, Suite 200
Milwaukee, WI 53202
(414) 271-5400
Fax: (414) 271-5571
Email: abernstein@gpjlaw.com

Aaron J. Bernstein
Galanis, Pollack, Jacobs & Johnson
839 N. Jefferson Street, Suite 200
Milwaukee, WI 53202

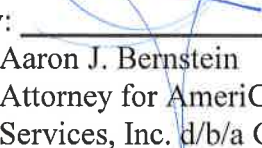
Mary B. Grossman
Chapter 13 Trustee
P.O. Box 510920
Milwaukee, WI 53203

U.S. Trustee
U.S. Trustee's Office
517 East Wisconsin Avenue, Room 430
Milwaukee, WI 53202

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Dated: February 25, 2016.

Galanis, Pollack, Jacobs & Johnson, S.C.

By: 

Aaron J. Bernstein
Attorney for AmeriCredit Financial
Services, Inc. d/b/a GM Financial of Wisconsin

839 N. Jefferson Street, Suite 200
Milwaukee, WI 53202
(414) 271-5400

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

Federal law (15 U.S.C. Section 1692) gives you 30 days after the receipt of this pleading to dispute the validity of the debt or any part of it. If you do not dispute the debt within that period, we will assume that the debt is valid. If you notify us within 30 days after the receipt of this correspondence that this debt or any portion thereof is disputed, we will, as required by law, obtain verification and proof of the debt and provide you with same, including a copy of any existing judgment. Also, if within the same 30 day time period, you request the name and address of the original creditor, if the original creditor is different from the current creditor, we will furnish you with that information as well.

This advice pertains to your dealings with our law firm as a debt collector. **IT DOES NOT AFFECT YOUR DEALINGS WITH THIS COURT, AND IN PARTICULAR IT DOES NOT CHANGE THE TIME IN WHICH YOU MUST RESPOND TO THIS MOTION.** The Notice of Motion is a command under the court rules, not from our law firm, and you must follow its instructions even if you dispute the validity or amount of the debt. The advice in this correspondence also does not affect our law firm's relationship with the court. As a law firm, we may file papers in this bankruptcy according to the court's rules and the judge's instructions.

**WE ARE DEBT COLLECTORS AND THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN

IN RE:

ANTHONY J. STERNIG

Case No.: 12-35528-beh

Chapter 13

Debtor.

MOTION FOR RELIEF FROM AUTOMATIC STAY

AmeriCredit Financial Services, Inc. d/b/a GM Financial of Wisconsin, ("AmeriCredit"), a secured creditor of the Debtor(s) moves the Court pursuant to 11 U.S.C §362(d) of the Bankruptcy Code, and Rule 4001(a) as follows:

1. On 10/26/2012, Debtor Anthony J. Sternig (hereinafter "Debtor") filed a Voluntary Petition under Chapter 13 of the Bankruptcy Code.
2. Debtor entered into a Credit Sale Agreement("Agreement") for a 2007 Ford Taurus, Vehicle Identification Number: 1FAFP53U97A113182 ("Vehicle") for which AmeriCredit holds a valid, and perfected security interest.
3. The Agreement between the Debtor and seller was assigned to AmeriCredit in accordance with the terms of the assignment set forth in the Agreement. Attached as Exhibits A and B and incorporated by reference, are true and correct copies of the Agreement with AmeriCredit and evidence of AmeriCredit's perfected interest in the Vehicle.
4. Upon information and belief, the Vehicle was completely destroyed on or about 2/1/16. The Debtor maintained insurance on the Vehicle through 2/17/16. As loss-payee, AmeriCredit is entitled to payment of the available funds, \$1,069.29, from American Family Insurance.

5. Attached as Exhibit C and incorporated by reference is a true and correct copy of the Letter of Guarantee from GM Financial to American Family Insurance.

Wherefore, AmeriCredit requests relief as follows:

1. That the Court lift the Automatic Stay against enforcement of liens against property of the estate and property of the Debtor insofar as the stay pertains to AmeriCredit and permit AmeriCredit to obtain the insurance proceeds so as to liquidate its interest in the Vehicle, in accordance with State law.

2. That, pursuant to Bankruptcy Rule 4001(a)(3), the 14-day stay of the Court's Order for Relief from the Automatic Stay not be applied in this case.

3. That AmeriCredit has such other relief as is just.

Dated: February 25, 2016.

Galanis, Pollack, Jacobs & Johnson, S.C.

By: 

Aaron J. Bernstein
Attorney for AmeriCredit Financial
Services, Inc. d/b/a GM Financial of Wisconsin

839 N. Jefferson Street, Suite 200
Milwaukee, WI 53202
(414) 271-5400

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

Federal law (15 U.S.C. Section 1692) gives you 30 days after the receipt of this pleading to dispute the validity of the debt or any part of it. If you do not dispute the debt within that period, we will assume that the debt is valid. If you notify us within 30 days after the receipt of this correspondence that this debt or any portion thereof is disputed, we will, as required by law, obtain verification and proof of the debt and provide you with same, including a copy of any existing judgment. Also, if within the same 30 day time period, you request the name and address of the original creditor, if the original creditor is different from the current creditor, we will furnish you with that information as well.

This advice pertains to your dealings with our law firm as a debt collector. IT DOES NOT AFFECT YOUR DEALINGS WITH THIS COURT, AND IN PARTICULAR IT DOES NOT CHANGE THE TIME IN WHICH YOU MUST RESPOND TO THIS MOTION. The Notice of Motion is a command under the court rules, not from our law firm, and you must follow its instructions even if you dispute the validity or amount of the debt. The advice in this correspondence also does not affect our law firm's relationship with the court. As a law firm, we may file papers in this bankruptcy according to the court's rules and the judge's instructions.

WE ARE DEBT COLLECTORS AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN

IN RE:

ANTHONY J. STERNIG

Case No.: 12-35528-beh

Debtor.

Chapter 13

PROOF OF SERVICE

I, Aaron J. Bernstein, with the law firm, Galanis, Pollack, Jacobs & Johnson, S.C., 839 N. Jefferson Street, Suite 200, Milwaukee, Wisconsin 53202, hereby certify:

That I am, at all times hereinafter mentioned was, more than 18 years of age;

That on the 25th day of February 2016, I served a copy of the (1) **Notice of Motion and Motion for Relief from Automatic Stay**, by first class mail, postpaid and with return address, upon the following parties:

Anthony J Sternig
5055 S Greenbrook Terrace, Apt 4207
Greenfield, WI 53220

Debtors Counsel, Anton B. Nickolai and , the Chapter 13 Trustee, Mary B. Grossman , and the U.S. Trustee have been electronically served with all of the above-described documents on this date.

Dated: February 25, 2016.

By: 

Aaron J. Bernstein

P.O. ADDRESS:

839 N. Jefferson Street, Suite 200
Milwaukee, WI 53202
(414) 271-5400 (telephone)
(414) 271-5571 (facsimile)